# STATE OF MICHIGAN DEPARTMENT OF LABOR & ECONOMIC GROWTH OFFICE OF FINANCIAL AND INSURANCE SERVICES

#### Before the Commissioner of the Office of Financial and Insurance Services

Office of	of F	'inancial	and	Insurance	Services
-----------	------	-----------	-----	-----------	----------

Petitioner
------------

v		Enforcement Case No. 05-2972
American Title Works Corp.		Case No. 05-483-L
Respondent		
	/	
	Issued and entered	
	on October 20, 2005	
	by Linda A. Watters	

## **CONSENT ORDER AND STIPULATION**

Commissioner

### A. Findings of fact and conclusions of law

- 1. Respondent violated the Michigan Insurance Code (Code) as set forth in the Notice of Opportunity to Show Compliance (NOSC) issued in this matter.
- 2. Additionally, Respondent failed to notify this agency of a change in its mailing address contrary to the requirements of Section 1238(1) of the Code.

#### B. ORDER

Based on the findings of fact and conclusions of law above and Respondent's stipulation, it is ORDERED that:

- 1. Respondent shall immediately cease and desist from operating in such a manner as to violate Sections 249(a) and 1239(1) of the Code.
- 2. Respondent shall file a written response to the inquiry of OFIS investigator Randy Watkins within two weeks of the date of this order.
- 3. Respondent shall pay to the State of Michigan, through the Office of Financial and Insurance Services, a civil fine in the amount of \$300.00. The fine shall be paid within thirty (30) days of the date of entry of this order. Failure to timely pay this fine will result in automatic suspension of Respondent's license until such time as the fine is paid in full.

4. The administrative hearing scheduled in this matter shall be dismissed.

Linda A. Watters

Lina a. Watter\_

Commissioner